



Electronic Payment User Guide

Step by Step Instructions

Contents

<u>I. Electronic Payment User Guide and Site Navigation Overview..</u>	2
<u>II. First Time Users - Log In and Registration ..</u>	6
<u>III. Make an Electronic Payment.....</u>	11
<u>IV. Manage Bank Accounts.....</u>	20
<u>V. Manage Pending Payments.....</u>	28
<u>VI. View Payment History.....</u>	39
<u>VII. Update E-Payment User Profile.....</u>	42
<u>VIII. Forgot Your Password?.....</u>	47

I. Electronic Payment User Guide

This guide provides step by step instructions for using the [HCTC Electronic Payment System \(E-payment\)](#). You will learn how to register in the E-Payment System, submit payments, and manage your payments. Click the topic on the Contents page to go to the information you need.

The E-Payment System can only accept transactions from your checking account or savings account at this time. Credit card or debit card payments are not currently available for electronic payment.

If you have questions about E-Payment, please call the Customer Contact Center toll-free at 1-866-628-4282 (HCTC). If you have a hearing impairment, call 1-866-626 4282 (TTY).

If your E-Payment account is locked, please contact the HCTC E-Payment Help Desk at 1-866-364-9553 for assistance. The Help Desk is available Monday through Friday, between 8:00 AM and 5:00 PM EST.

[Return to Contents page](#)

I. Site Navigation Overview

A. Left-Hand Navigation Bar

After you register to make electronic payments, you will see the Make a Payment screen every time you log in. Use the left-hand navigation bar to navigate through the site and make any changes to your account.

The screenshot displays the 'Make a Payment' interface. On the left, a navigation bar lists: 'Make Payment' (highlighted), 'Manage Accounts', 'Pending Payments', 'Payment History', and 'Update Profile'. Below this is the 'usbank E-Payment Service' logo. The main form area is titled 'Make a Payment - Health Coverage Tax Credit Payment' and includes a warning about payment processing. It contains sections for 'PAYMENT INFORMATION' (with fields for Payment Amount, Payment Method, and Scheduled Payment Date), 'PAYMENT DETAILS' (with HCTC Account Number), and 'ACCOUNT SELECTION' (with a dropdown menu). At the bottom are 'Continue' and 'Cancel' buttons, and a link to 'Browser Requirements'.

The left-hand navigation bar allow you to access all the main functions of the site, and is displayed on all screens of the E-Payment Site

I. Site Navigation Overview

B. Top Navigation Bar

The top navigation bar is also displayed on all the screens of the E-Payment Site. Use this bar to view the site's privacy statement, contact Customer Service, get Help for using the site, and log out.

The screenshot displays the HCTC E-Payment Service interface. At the top, a navigation bar contains links for PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT, which are highlighted with a red box. On the left side, there is a sidebar with links for Make Payment, Manage Accounts, Pending Payments, Payment History, and Update Profile. Below these links is the usbank E-Payment Service logo. The main content area is titled 'Make a Payment - Health Coverage Tax Credit Payment'. It includes a warning message about payment processing and a section for entering payment information. The payment information section contains fields for Payment Amount (set to \$0.00), Payment Method (eCheck), and Scheduled Payment Date (Jun-07-2010). Below this is a section for Payment Details, showing the HCTC Account Number as XXXXXXXX. The ACCOUNT SELECTION section has a dropdown menu for selecting an account. At the bottom of the form are Continue and Cancel buttons. A link for Browser Requirements is located at the bottom right of the form area.

Make Payment

Manage Accounts

Pending Payments

Payment History

Update Profile

usbank
E-Payment Service

Make a Payment - Health Coverage Tax Credit Payment

If your payment is not received by the due date printed on your HCTC invoice, it may not be processed for this month's payment to your health plan, but will be credited to your HCTC account. Your account balance will be printed on your HCTC monthly invoice. If you have questions call the HCTC Customer Contact Center toll free at 1-866-628-HCTC (4282).

*Required Field

PAYMENT INFORMATION

Payment Amount:* \$0.00

Payment Method: eCheck

Scheduled Payment Date: Jun-07-2010

PAYMENT DETAILS

HCTC Account Number: XXXXXXXX

ACCOUNT SELECTION

Please select an account:* Choose one...

Continue Cancel

[Browser Requirements](#)

[Return to Contents page](#)

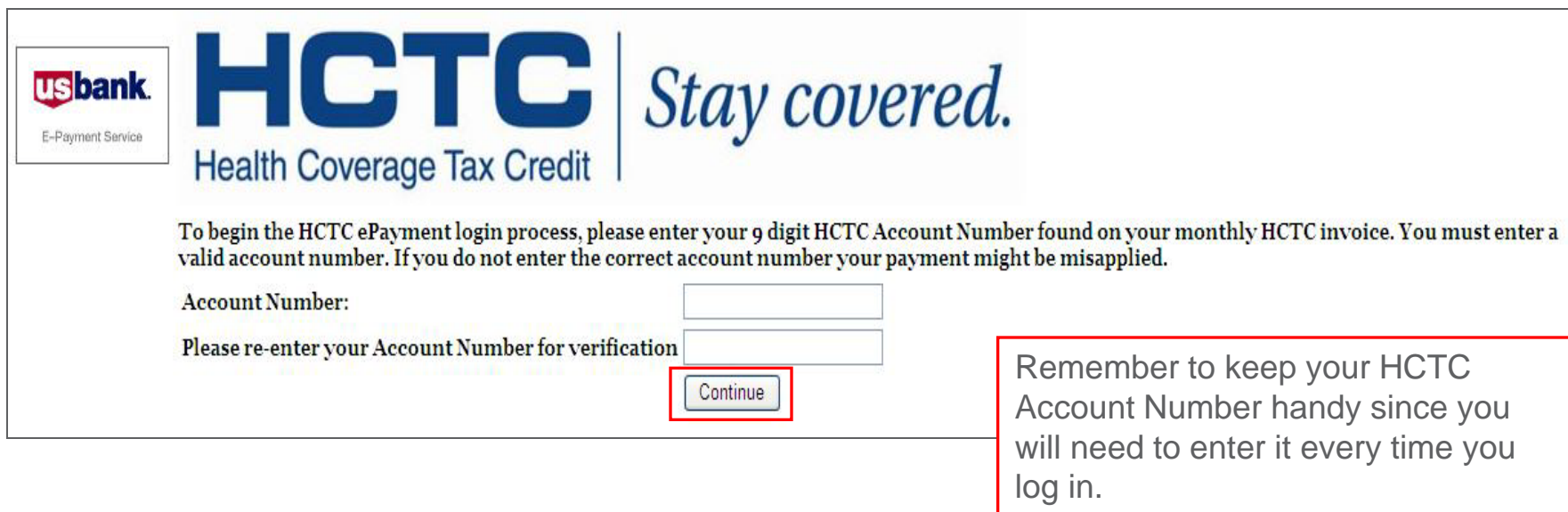
Contents

I. Electronic Payment User Guide and Site Navigation Overview..	2
II. First Time Users - Log In and Registration	6
III. Make an Electronic Payment.....	11
IV. Manage Bank Accounts.....	20
V. Manage Pending Payments.....	28
VI. View Payment History.....	39
VII. Update E-Payment User Profile.....	42
VIII. Forgot Your Password?.....	47

II. First Time Users – Log In and Registration

A. Enter HCTC Account Number

To get started, go to the [Electronic Payment Site](#). You will see the screen below. Find your HCTC Account Number on your HCTC invoice and enter it in the Account Number box. Re-enter your account number in the second box and click “Continue.”



usbank.
E-Payment Service

HCTC | *Stay covered.*
Health Coverage Tax Credit

To begin the HCTC ePayment login process, please enter your 9 digit HCTC Account Number found on your monthly HCTC invoice. You must enter a valid account number. If you do not enter the correct account number your payment might be misapplied.

Account Number:

Please re-enter your Account Number for verification

Remember to keep your HCTC Account Number handy since you will need to enter it every time you log in.

II. First Time Users – Log In and Registration

B. Register

After you successfully log in, you will see the Registration screen. Click on “Register” to begin the registration process.

The screenshot displays the HCTC (Health Coverage Tax Credit) Electronic Payment System interface. At the top left is the HCTC logo with the tagline "Stay covered." and "Health Coverage Tax Credit". To the right of the logo are navigation links: PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT. Below these links is a blue header bar that reads "Welcome to the Electronic Payment System". On the left side of the page is a US Bank E-Payment Service logo. The main content area is divided into two sections. The top section is titled "REGISTERED USER LOG IN" and contains instructions for existing users to enter their User ID and Password, followed by a "Log In" button. The bottom section is titled "Register" (highlighted with a red box) and contains instructions for new users to click the "Register" button to begin the registration process.

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Health Coverage Tax Credit

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Welcome to the Electronic Payment System

usbank.
E-Payment Service

REGISTERED USER LOG IN

If you have already registered with the payment system, you may log in now. Enter your User ID and Password, then click **Log In**.

[forgot password](#)

User ID:

Password:

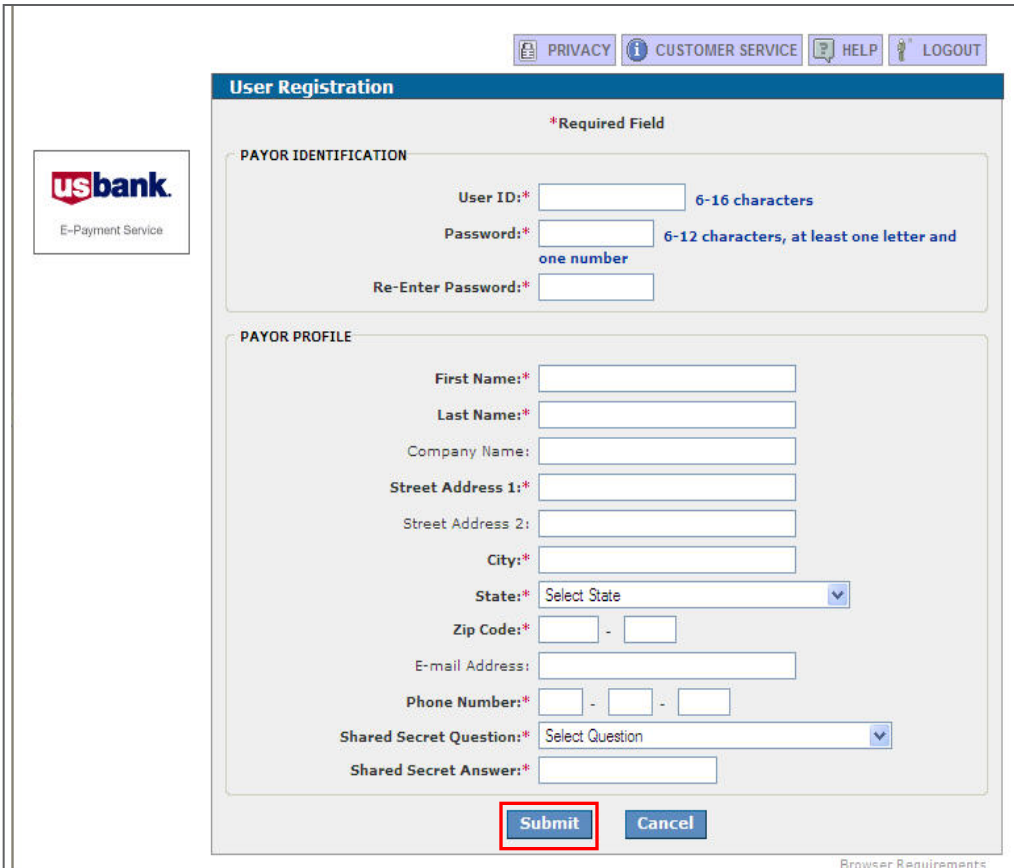
Log In

Register If you have not yet registered with the payment system, you may do so now. Registering lets you make payments, view payment history, and securely store your account information. Registration is easy and secure and you only need to do it once. To get started, click **Register**.

II. First Time Users – Log In and Registration

C. Create Profile

Next, complete each of the required fields and click “Submit.”



The screenshot shows the US Bank User Registration form. At the top, there are links for PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT. The form is titled "User Registration" and includes a "usbank. E-Payment Service" logo on the left. The form is divided into two main sections: "PAYOR IDENTIFICATION" and "PAYOR PROFILE".

PAYOR IDENTIFICATION

- User ID:** Required field, 6-16 characters.
- Password:** Required field, 6-12 characters, at least one letter and one number.
- Re-Enter Password:** Required field.

PAYOR PROFILE

- First Name:** Required field.
- Last Name:** Required field.
- Company Name:** Optional field.
- Street Address 1:** Required field.
- Street Address 2:** Optional field.
- City:** Required field.
- State:** Required field, dropdown menu.
- Zip Code:** Required field, split into two boxes.
- E-mail Address:** Optional field.
- Phone Number:** Required field, split into three boxes.
- Shared Secret Question:** Required field, dropdown menu.
- Shared Secret Answer:** Required field.

At the bottom of the form, there are "Submit" and "Cancel" buttons. The "Submit" button is highlighted with a red box. Below the form, there is a link for "Browser Requirements".

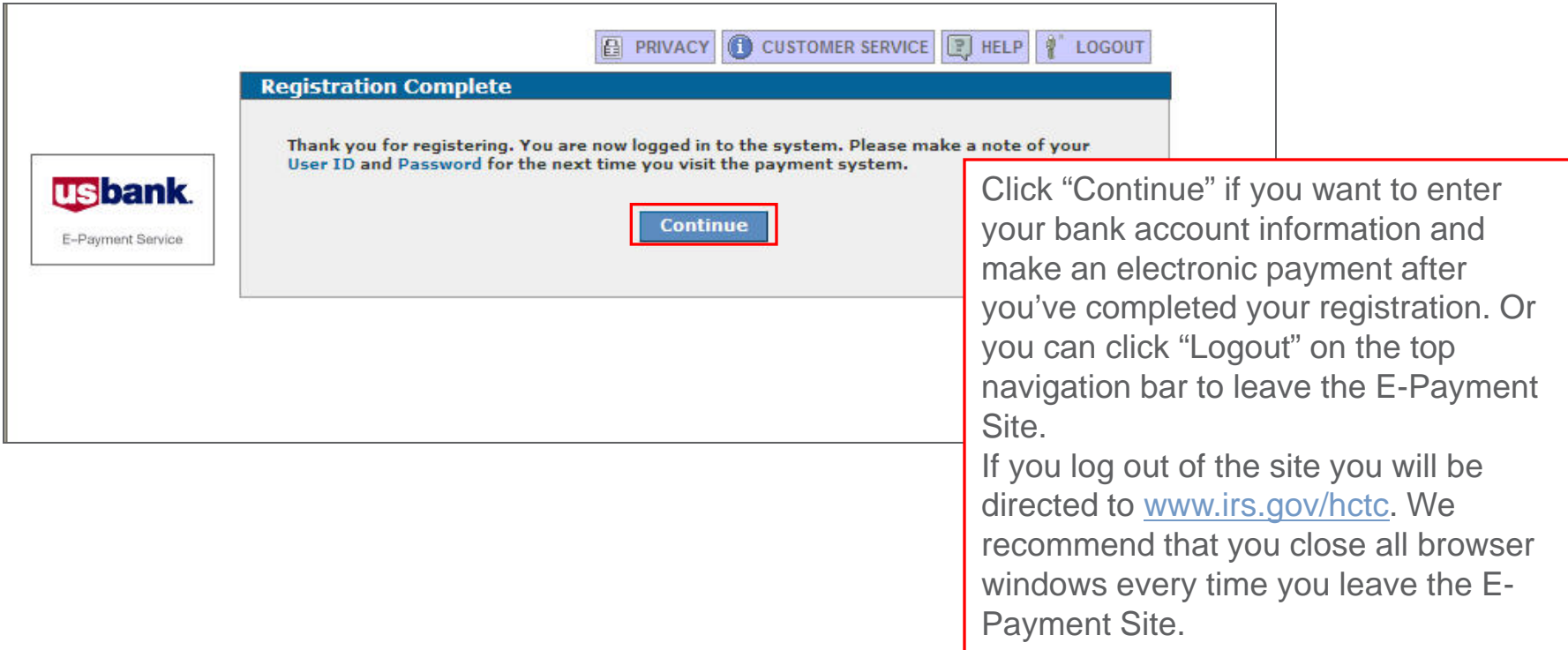
Create a memorable User ID and Password; You will need your User ID and your Password to log in each time you use the E-Payment Site.

Providing your email address is not required but it is strongly recommended. If an email address is not provided, we will not be able to send email confirmations for any electronic payments you make.

II. First Time Users – Log In and Registration

D. Submit Registration

After you click “Submit,” you will see the screen below. You are now registered and can begin making electronic payments to the HCTC Program.



The screenshot displays the US Bank E-Payment Service registration completion screen. At the top, there are links for PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT. The main message reads: "Registration Complete. Thank you for registering. You are now logged in to the system. Please make a note of your User ID and Password for the next time you visit the payment system." A blue "Continue" button is highlighted with a red box. To the left is the US Bank E-Payment Service logo. To the right, a red-bordered text box contains the following instructions:

Click “Continue” if you want to enter your bank account information and make an electronic payment after you’ve completed your registration. Or you can click “Logout” on the top navigation bar to leave the E-Payment Site.

If you log out of the site you will be directed to www.irs.gov/hctc. We recommend that you close all browser windows every time you leave the E-Payment Site.

[Return to Contents page](#)


Contents

I. Electronic Payment User Guide and Site Navigation Overview..	2
II. First Time Users - Log In and Registration	6
III. Make an Electronic Payment.....	11
IV. Manage Bank Accounts.....	20
V. Manage Pending Payments.....	28
VI. View Payment History.....	39
VII. Update E-Payment User Profile.....	42
VIII. Forgot Your Password?.....	47

III. Make an Electronic Payment

A. Enter HCTC Account Number

Go to the [Electronic Payment Site](#) and enter your HCTC Account Number from your HCTC invoice in the Account Number box. Re-enter your account number in the second box and click “Continue.”



HCTC

Health Coverage Tax Credit

Stay covered.

To begin the HCTC ePayment login process, please enter your 9 digit HCTC Account Number found on your monthly HCTC invoice. You must enter a valid account number. If you do not enter the correct account number your payment might be misapplied.

Account Number:

Please re-enter your Account Number for verification

Continue

III. Make an Electronic Payment

B. Enter User ID and Password

Complete the log in process by entering the User ID and Password you created when you registered for E-Payment. The fields are case-sensitive, so the User ID and Password must be entered exactly as you created them. Then click “Log In.”

HCTC | *Stay covered.*
Health Coverage Tax Credit

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Welcome to the Electronic Payment System

REGISTERED USER LOG IN

If you have already registered with the payment system, you may log in now. Enter your User ID and Password, then click **Log In**.

[forgot password](#)

User ID:

Password:

Log In

usbank
E-Payment Service

Register If you have not yet registered with the payment system, you may do so now. Registering lets you make payments, view payment history, and securely store your account information. Registration is easy and secure and you only need to do it once. To get started, click **Register**.

Your account will be locked after three unsuccessful attempts to log in. Contact the HCTC Electronic Payment Help Desk if this occurs.

If you can't remember your password, click on "Forgot Password." You will be prompted to enter your User ID and answer your secret question.

III. Make an Electronic Payment

C. Enter Payment Amount

After you log in, you will see the Make a Payment screen. Enter the amount due as shown on your HCTC invoice or the amount you would like to charge to the bank account. Select the account you want to pay from and click “Continue.” If you have not set up any bank accounts, choose “Create New Account” to enter your bank account information.

The screenshot shows the 'Make a Payment - Health Coverage Tax Credit Payment' web form. At the top, there are links for PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT. On the left sidebar, there are buttons for Make Payment, Manage Accounts, Pending Payments, Payment History, and Update Profile. Below the sidebar is the usbank E-Payment Service logo. The main content area has a blue header with the title 'Make a Payment - Health Coverage Tax Credit Payment' and a warning message: 'If your payment is not received by the due date printed on your HCTC invoice, it may not be processed for this month's payment to your health plan, but will be credited to your HCTC account. Your account balance will be printed on your HCTC monthly invoice. If you have questions call the HCTC Customer Contact Center toll free at 1-866-628-HCTC (4282).' Below this is a section for 'PAYMENT INFORMATION' with a '*Required Field' label. It contains fields for 'Payment Amount' (set to \$0.00), 'Payment Method' (eCheck), and 'Scheduled Payment Date' (Jun-07-2010). Below this is a 'PAYMENT DETAILS' section with 'HCTC Account Number' (XXXXXXX). Then is an 'ACCOUNT SELECTION' section with a dropdown menu labeled 'Please select an account:*' and a 'Choose one...' option. At the bottom are 'Continue' and 'Cancel' buttons. A 'Browser Requirements' link is at the bottom right.

The Payment Method and Scheduled Payment Date will automatically be set. Payments made before 9pm EST will post to your electronic payment account within two business days. Payments made after 9pm EST will post to your electronic payment account within three business days. Payments that have been entered into the site but have not posted are called “pending” payments.

III. Make an Electronic Payment

D. Additional details about setting up bank accounts

The E-Payment Site allows you to set up more than one bank account— savings checking or any combination of both— from which you can make payments. You can use one bank account to pay the entire amount due for the month, as shown on your HCTC invoice, or you can split your amount due among multiple bank accounts you have set up on the site.

If you make payments from multiple accounts or make both online and mailed payments, **you must make sure that the total of all the payments is equal to the amount due for the month.** If the total of all the payments does not equal your monthly invoice amount, we will not make a payment to your health plan and your health coverage will be at risk.

III. Make an Electronic Payment

E. Enter New Bank Account Information

Enter your bank account information. The bank routing number is located on your checks. Remember, the bank account can be only a savings or checking account. Click “Continue” after you have entered all the required information.

Make a Payment - Health Coverage Tax Credit Payment

If your payment is not received by the due date printed on your HCTC invoice, it may not be processed for this month's payment to your health plan, but will be credited to your HCTC account. Your account balance will be printed on your HCTC monthly invoice. If you have questions call the HCTC Customer Contact Center toll free at 1-866-628-HCTC (4282).

BANK ACCOUNT INFORMATION

1234567890	123456	101
Bank Routing Number	Bank Account Number	Check Number (not required)

Bank Routing Number: *

Bank Account Number: *

Re-Enter Bank Account Number: *

Bank Account Type: * ☒ Checking ☐ Savings

Is this a business account?: * ☐ Yes ☒ No

Save this account? ☐

Account Nickname:

Continue **Cancel**

Enter your bank's routing number. It will be the same for checking and savings accounts. Then enter the account number and select the bank account type. Do not enter a check number.

Create an account nickname. Accounts will be listed on the account list in Manage Accounts by their nicknames.

III. Make an Electronic Payment

F. Verify Payment

Check that your payment and bank account information are correct and re-enter your E-Payment password.


Make Payment

Manage Accounts

Pending Payments

Payment History

Update Profile



PRIVACYCUSTOMERSERVICEHELPLOGOUT

Verify Payment - Health Coverage Tax Credit Payment

*Required Field

Please review the information below and select Confirm to process your payment. If you need to make any changes to your payment, select Cancel to return to the previous screen.

Your Payment Detail

Payment Amount: \$0.01

Scheduled Payment Date: Jun-07-2010

HCTC Account Number: XXXXXXXX

Your Account Detail

Account Nickname: test1

Bank Routing Number: XXXXXX111

Bank Account Number: XXXXXXXXXXXXXXX1111

Bank Account Type: Checking

Bank Account Category: Consumer

Send an email confirmation:

Re-Enter Password:*

☐ Please note: A similar payment was initiated within the last 14 calendar days. Please select this checkbox if you wish to proceed with this payment.

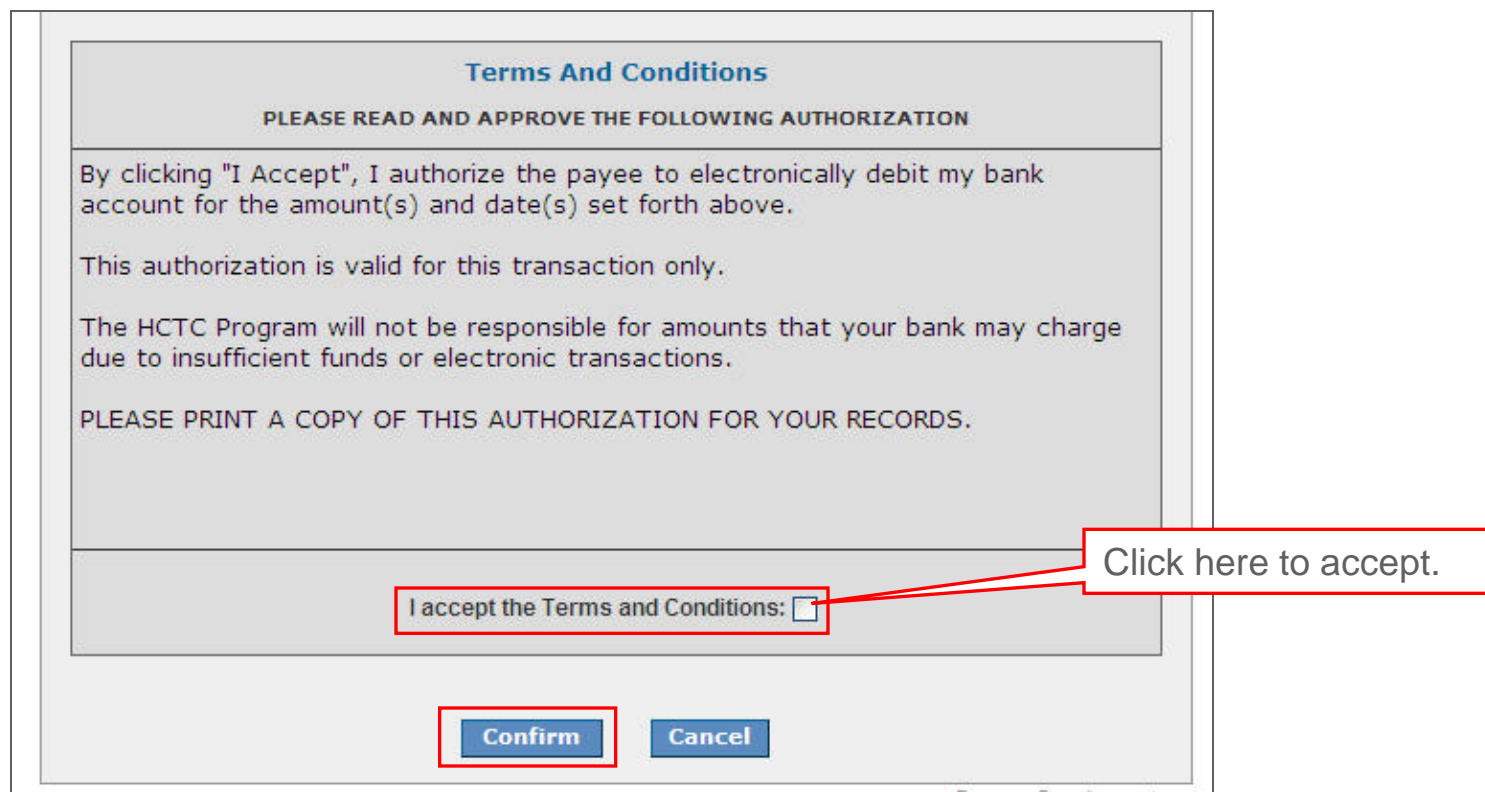
Enter your email address to receive payment confirmation.

If you made another electronic payment within the last 14 days, you will need to confirm that you would like to proceed with this payment.

III. Make an Electronic Payment

G. Accept Terms and Conditions

Then read and accept the “Terms and Conditions” and click “Confirm.” If you do not wish to complete making the payment click, “Cancel.”



The screenshot shows a web interface for accepting terms and conditions. At the top, the title "Terms And Conditions" is centered in blue. Below it, a bold instruction reads "PLEASE READ AND APPROVE THE FOLLOWING AUTHORIZATION". The main text area contains three paragraphs: "By clicking 'I Accept', I authorize the payee to electronically debit my bank account for the amount(s) and date(s) set forth above.", "This authorization is valid for this transaction only.", and "The HCTC Program will not be responsible for amounts that your bank may charge due to insufficient funds or electronic transactions." Below this, it says "PLEASE PRINT A COPY OF THIS AUTHORIZATION FOR YOUR RECORDS." At the bottom of the text area, there is a line "I accept the Terms and Conditions:" followed by an unchecked checkbox. A red rectangular box highlights the checkbox, and a red callout bubble points to it with the text "Click here to accept." Below the text area, there are two buttons: "Confirm" and "Cancel". The "Confirm" button is highlighted with a red rectangular box.

Terms And Conditions

PLEASE READ AND APPROVE THE FOLLOWING AUTHORIZATION

By clicking "I Accept", I authorize the payee to electronically debit my bank account for the amount(s) and date(s) set forth above.

This authorization is valid for this transaction only.

The HCTC Program will not be responsible for amounts that your bank may charge due to insufficient funds or electronic transactions.

PLEASE PRINT A COPY OF THIS AUTHORIZATION FOR YOUR RECORDS.

I accept the Terms and Conditions: ☐

Click here to accept.

Confirm **Cancel**

III. Make an Electronic Payment

H. Payment Confirmation

After confirming that you wish to make the payment, a confirmation screen will appear. Write your confirmation number on your HCTC invoice or print the page for your records. No other action is required.

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Payment Confirmation - Health Coverage Tax Credit Payment

[CLICK HERE TO MAKE ANOTHER PAYMENT](#)

You have successfully scheduled a payment to the HCTC Program. E-Check payments are processed Monday through Friday, excluding federal holidays. Payments received prior to 9:00 PM EST will post to your HCTC account within 2 business days. Payments received after 9:00 PM EST will post to HCTC account within 3 business days. You will be sent an e-mail confirmation, but please also keep a record of your Confirmation Number or print this page and keep for your receipt of payment.

Please keep a record of your Confirmation Number, or [print this page](#) for your records.

Confirmation Number: **IRSHTC000001152**

Your Payment Detail

Payment Amount: **\$0.01**

Scheduled Payment Date: **Jun-07-2010**

HCTC Account Number: **XXXXXXX**

Your Account Detail

Account Nickname: **test1**

Bank Routing Number: **XXXXXX111**

Bank Account Number: **XXXXXXXXXXXX1111**

Bank Account Type: **Checking**

Bank Account Category: **Consumer**

Email Address: **NA**

[Continue to Main Menu](#)

[Browser Requirements](#)

If you'd like to make another payment, click on "CLICK HERE TO MAKE ANOTHER PAYMENT."

Remember to log out when you're finished on the site; you will be directed to www.irs.gov/hctc.

[Return to Contents page](#)

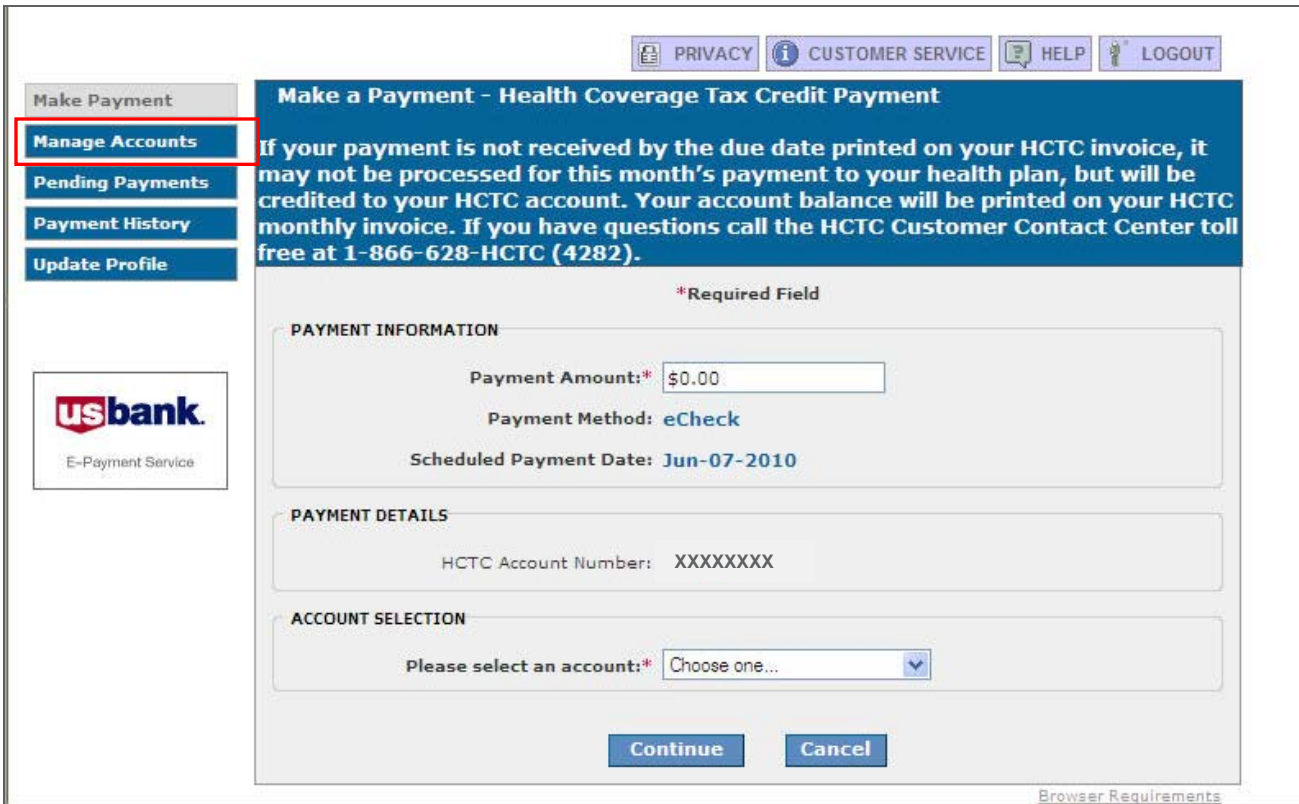
Contents

I. Electronic Payment User Guide and Site Navigation Overview..	2
II. First Time Users - Log In and Registration	6
III. Make an Electronic Payment.....	11
IV. Manage Bank Accounts.....	20
V. Manage Pending Payments.....	28
VI. View Payment History.....	39
VII. Update E-Payment User Profile.....	42
VIII. Forgot Your Password?.....	47

IV. Manage Bank Accounts

A. Access Manage Accounts

After you log in, click “Manage Accounts” on the left hand navigation bar of the opening screen.



The screenshot shows the HCTC website interface. On the left, a navigation bar contains links: "Make Payment", "Manage Accounts" (highlighted with a red box), "Pending Payments", "Payment History", and "Update Profile". Below the navigation bar is the "usbank. E-Payment Service" logo. The main content area is titled "Make a Payment - Health Coverage Tax Credit Payment". It includes a warning message: "If your payment is not received by the due date printed on your HCTC invoice, it may not be processed for this month's payment to your health plan, but will be credited to your HCTC account. Your account balance will be printed on your HCTC monthly invoice. If you have questions call the HCTC Customer Contact Center toll free at 1-866-628-HCTC (4282)." Below this is a form with the following sections:

- *Required Field**
- PAYMENT INFORMATION**
 - Payment Amount: * \$0.00
 - Payment Method: eCheck
 - Scheduled Payment Date: Jun-07-2010
- PAYMENT DETAILS**
 - HCTC Account Number: XXXXXXXX
- ACCOUNT SELECTION**
 - Please select an account: * Choose one... (dropdown menu)

At the bottom of the form are "Continue" and "Cancel" buttons. A link for "Browser Requirements" is located at the bottom right of the form area.

IV. Manage Bank Accounts

B. Edit an Account

You can view a list of all the bank accounts you saved in the E-Payment Site, including the accounts you may have created on the Make a Payment page. To edit an account, select the bank account and click “Edit Account.”

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Manage Accounts

Pending Payments

Payment History

Update Profile

Account List

Account Nickname	Payment Method	Account Type	Account Number
<input checked="" type="radio"/> test	eCheck	Checking	XXXXXXXXXXXX1111
<input type="radio"/> test111	eCheck	Checking	XXXXXXXXXXXX1111

Edit Account Delete Account Add Bank Account

usbank.
E-Payment Service

[Browser Requirements](#)

IV. Manage Bank Accounts

C. Submit Changes to Account

Make the necessary changes to your account and click “Submit Changes” on the bottom of the page. The changes you make will be displayed on the Account List.

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Manage Accounts
Pending Payments
Payment History
Update Profile

usbank
E-Payment Service

Edit Bank Account

All fields are required

This account is associated with one or more pending or recurring payments. Any changes to this account will be reflected in those payments.

BANK ACCOUNT INFORMATION

Bank Routing Number: 1234567890
Bank Account Number: 12345678901011
Check Number (not required): 101

Account Nickname: TEST

Bank Routing Number: 051000017

☒ Use my current Bank Account Number
XXXXXXXXXXXX1111

☐ Use the Bank Account Number entered below

Bank Account Number:

Re-Enter Bank Account Number:

Bank Account Type: ☐ Savings ☒ Checking

Is this a business account?: ☐ Yes ☒ No

Submit Changes **Cancel**

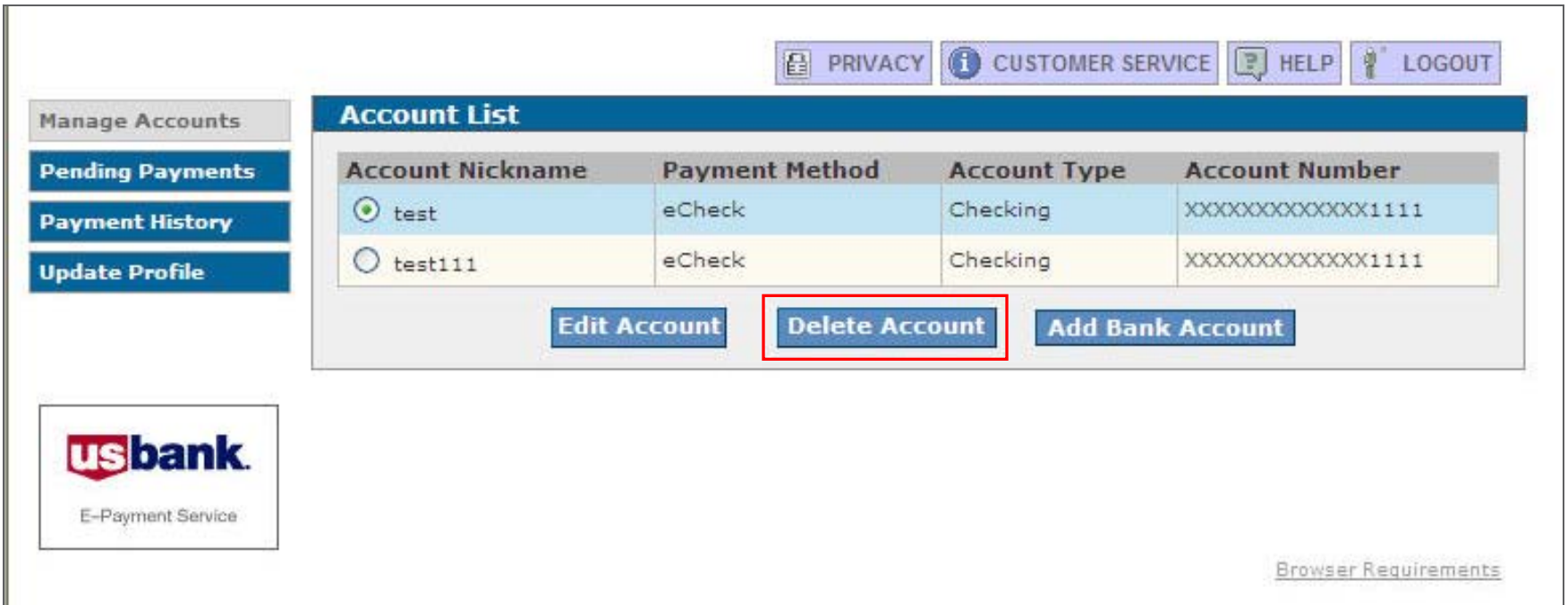
Browser Requirements

Please note that if you change the bank account information for a pending payment, the account changes will also be reflected on the pending payment screen.

IV. Manage Bank Accounts

D. Delete an Account

If you want to delete an account from the E-Payment Site, select the bank account from the list and click “Delete Account.”



PRIVACY CUSTOMER SERVICE HELP LOGOUT

Manage Accounts

Pending Payments

Payment History

Update Profile

Account List

Account Nickname	Payment Method	Account Type	Account Number
<input checked="" type="radio"/> test	eCheck	Checking	XXXXXXXXXXXX1111
<input type="radio"/> test111	eCheck	Checking	XXXXXXXXXXXX1111

Edit Account Delete Account Add Bank Account

usbank.
E-Payment Service

[Browser Requirements](#)

IV. Manage Bank Accounts

E. Confirm Account Deletion

The following screen will appear, showing the information for the account you will be deleting. If you are sure you want to delete this account, click “Continue” on the bottom of the page. Your changes will be reflected in the Account List. If you do not want to delete the account, you can leave this screen by clicking on “Manage Accounts” on the left-hand navigation bar.

The screenshot displays the 'Delete Bank Account' page. On the left is a navigation menu with links: 'Manage Accounts', 'Pending Payments', 'Payment History', and 'Update Profile'. Below the menu is the 'usbank' logo and 'E-Payment Service' text. The main content area has a top bar with links for 'PRIVACY', 'CUSTOMER SERVICE', 'HELP', and 'LOGOUT'. The title 'Delete Bank Account' is in a blue header. Below it, a section titled 'BANK ACCOUNT INFORMATION' contains a warning message: 'This account is associated with a pending or recurring payment. You must first change the account on the payment or cancel the payment before you can delete this account.' The account details listed are: Account Nickname: test111, Bank Routing Number: xxxxxxxx11, Bank Account Number: xxxxxxxxxxxxxx1111, Bank Account Type: Savings, and Bank Account Category: Business. A blue 'Continue' button is at the bottom, highlighted with a red rectangle. A 'Browser Requirements' link is at the bottom right.

[PRIVACY](#) [CUSTOMER SERVICE](#) [HELP](#) [LOGOUT](#)

Manage Accounts
Pending Payments
Payment History
Update Profile

usbank
E-Payment Service

Delete Bank Account

BANK ACCOUNT INFORMATION

This account is associated with a pending or recurring payment. You must first change the account on the payment or cancel the payment before you can delete this account.

Account Nickname: **test111**
Bank Routing Number: **xxxxxxx11**
Bank Account Number: **xxxxxxxxxxxx1111**
Bank Account Type: **Savings**
Bank Account Category: **Business**

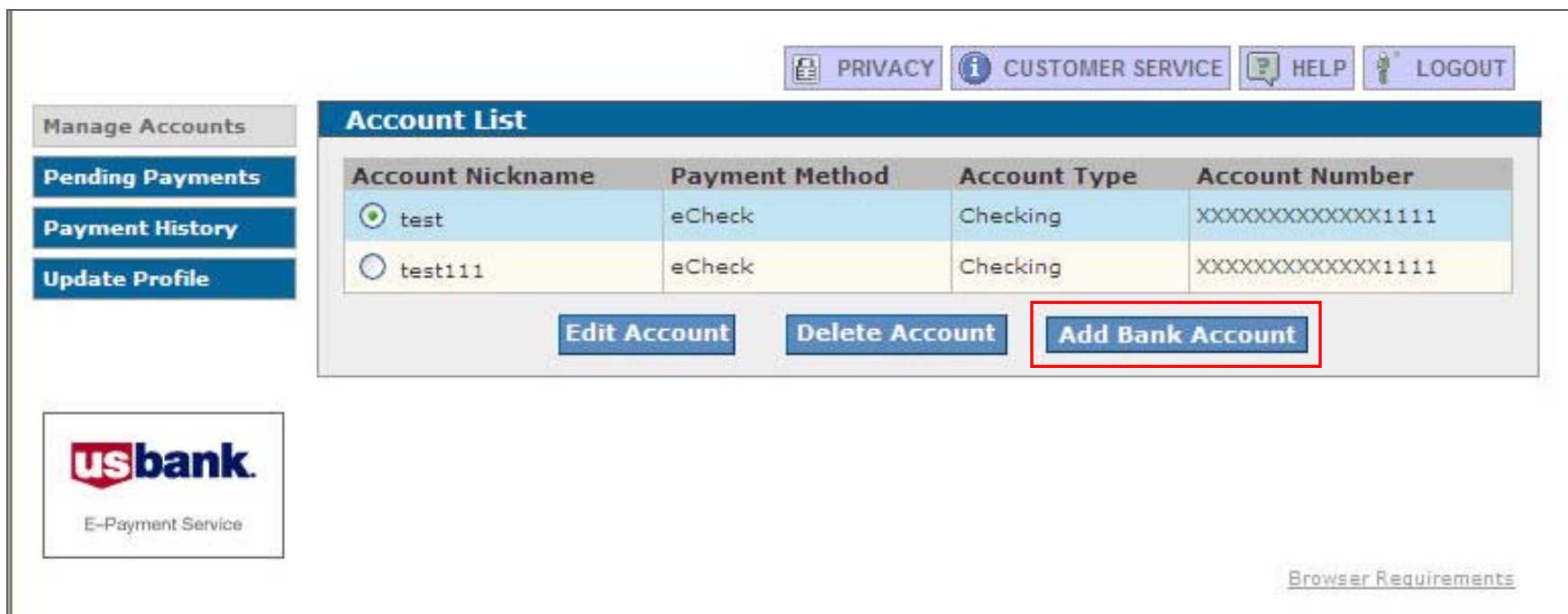
Continue

[Browser Requirements](#)

IV. Manage Bank Accounts

F. Add an Account

To add an account, click “Add Bank Account” on the Account List screen.



PRIVACY CUSTOMER SERVICE HELP LOGOUT

Manage Accounts

Pending Payments

Payment History

Update Profile

Account List

Account Nickname	Payment Method	Account Type	Account Number
<input checked="" type="radio"/> test	eCheck	Checking	XXXXXXXXXXXX1111
<input type="radio"/> test111	eCheck	Checking	XXXXXXXXXXXX1111

Edit Account Delete Account **Add Bank Account**

usbank.
E-Payment Service

[Browser Requirements](#)

IV. Manage Bank Accounts

G. Enter New Bank Account Information

Enter your bank account information. The bank routing number is located on your checks. The bank account can be only a savings or checking account. Click “Continue” after you have entered all the required information. The new account will be listed on the Account List screen.

Make a Payment - Health Coverage Tax Credit Payment

If your payment is not received by the due date printed on your HCTC invoice, it may not be processed for this month's payment to your health plan, but will be credited to your HCTC account. Your account balance will be printed on your HCTC monthly invoice. If you have questions call the HCTC Customer Contact Center toll free at 1-866-628-HCTC (4282).

***Required Field**

BANK ACCOUNT INFORMATION

Bank Routing Number: *

Bank Account Number: *

Re-Enter Bank Account Number: *

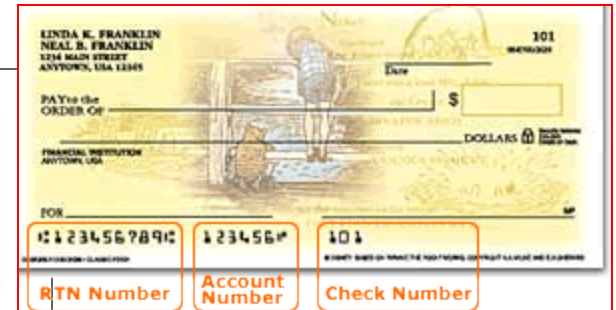
Bank Account Type: * ☒ Checking ☐ Savings

Is this a business account?: * ☐ Yes ☒ No

Save this account? ☐

Account Nickname:

Continue **Cancel**



Enter your bank's routing number. It will be the same for checking and savings accounts. Then enter the account number and select the bank account type. Do not enter a check number.

Create an account nickname. Accounts will be listed on the account list in Manage Accounts by their nicknames.

[Return to Contents page](#)

Contents

<u>I. Electronic Payment User Guide and Site Navigation Overview..</u>	2
<u>II. First Time Users - Log In and Registration ..</u>	6
<u>III. Make an Electronic Payment.....</u>	11
<u>IV. Manage Bank Accounts.....</u>	20
<u>V. Manage Pending Payments.....</u>	28
<u>VI. View Payment History.....</u>	39
<u>VII. Update E-Payment User Profile.....</u>	42
<u>VIII. Forgot Your Password?.....</u>	47

V. Manage Pending Payments

A. Access Pending Payments

After you log in, click “Pending Payments” on the left hand navigation bar. A pending payment is a payment that has been entered into the E-Payment Site but has not yet been processed and debited from your bank account.

The screenshot displays the HCTC E-Payment Service interface. On the left, a navigation bar includes links for 'Make Payment', 'Manage Accounts', 'Pending Payments' (highlighted with a red box), 'Payment History', and 'Update Profile'. Below this is the 'usbank. E-Payment Service' logo. The main content area is titled 'Make a Payment - Health Coverage Tax Credit Payment'. It features a blue header with a warning message: 'If your payment is not received by the due date printed on your HCTC invoice, it may not be processed for this month's payment to your health plan, but will be credited to your HCTC account. Your account balance will be printed on your HCTC monthly invoice. If you have questions call the HCTC Customer Contact Center toll free at 1-866-628-HCTC (4282)'. Below this, a section labeled '*Required Field' contains 'PAYMENT INFORMATION' with fields for 'Payment Amount' (set to \$0.00), 'Payment Method' (eCheck), and 'Scheduled Payment Date' (Jun-07-2010). This is followed by 'PAYMENT DETAILS' showing the 'HCTC Account Number' as XXXXXXXX. The 'ACCOUNT SELECTION' section prompts the user to 'Please select an account' with a dropdown menu currently showing 'Choose one...'. At the bottom are 'Continue' and 'Cancel' buttons. A 'Browser Requirements' link is visible at the bottom right of the form area.

When you submit an electronic payment, the transaction will be held as "pending" until the transaction has cleared your bank.

V. Manage Pending Payments


B. View a Pending Payment

This screen shows your pending payments. To view a payment in more detail, select the corresponding confirmation number and click on “View Payment.” Please note, only payments that were submitted online and have not been processed yet will be displayed.


[Manage Accounts](#)
[Pending Payments](#)
[Payment History](#)
[Update Profile](#)

PRIVACYCUSTOMER SERVICEHELPLOGOUT

Pending Payments

Confirmation #	Description	Payment Date	Amount	Account #
 IRSHTC000001080	Health Coverage Tax Credit Payment	Mar-17-2010	\$0.01	test111 - 1111

[View Payment](#)[Edit Payment](#)[Delete Payment](#)


E-Payment Service

[Browser Requirements](#)

V. Manage Pending Payments

C. View Details of a Pending Payment

This screen shows the payment details for the selected pending payment. After you are finished viewing the payment information, click “Ok.”

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Make Payment
Manage Accounts
Pending Payments
Payment History
Update Profile

usbank
E-Payment Service

Payment Details - Health Coverage Tax Credit Payment

Confirmation Number: **IRSHTC000001154**

Your Payment Detail
Payment Amount: **\$0.02**
Scheduled Payment Date: **Jun-07-2010**
HCTC Account Number: **XXXXXXXX**

Your Account Detail
Account Nickname: **test1**
Bank Routing Number: **XXXXXXXX11**
Bank Account Number: **XXXXXXXXXXXXXXXX1111**
Bank Account Type: **Checking**
Bank Account Category: **Consumer**

Email Address:

Ok

[Browser Requirements](#)

Remember to log out when you're finished on the site; you will be directed to www.irs.gov/hctc.

V. Manage Pending Payments

D. Edit a Pending Payment

If you need to change, or edit, a pending payment, select the corresponding confirmation number and click on “Edit Payment.” Remember that once a payment has been processed it can no longer be edited.

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Manage Accounts

Pending Payments

Payment History

Update Profile

Pending Payments

Confirmation #	Description	Payment Date	Amount	Account #
IRSHTC000001080	Health Coverage Tax Credit Payment	Mar-17-2010	\$0.01	test111 - 1111

View Payment **Edit Payment** **Delete Payment**

usbank.
E-Payment Service

[Browser Requirements](#)

V. Managing Pending Payments

E. Make Changes to Pending Payment

From this screen you can edit only your payment amount or bank account. No other fields can be changed. When you are finished editing your payment, click “Continue.”

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Edit Payment - Health Coverage Tax Credit Payment

***Required Field**

PAYMENT INFORMATION

Payment Amount:* \$0.01

Payment Method: eCheck

Scheduled Payment Date: Mar-17-2010

PAYMENT DETAILS

HCTC Account Number: XXXXXXXX

ACCOUNT SELECTION

Selected Account:* test111 - 1111

Continue Cancel

[Browser Requirements](#)

Click “Cancel” if you want to return to the pending payments list without making any changes.

V. Manage Pending Payment

F. Verify the Edited Pending Payment

Check that your edited payment and/or bank account information are correct and re-enter your E-Payment password.

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Verify Payment - Health Coverage Tax Credit Payment

***Required Field**

Please review the information below and select Confirm to process your payment. If you need to make any changes to your payment, select Cancel to return to the previous screen.

Your Payment Detail

Payment Amount: **\$0.01**

Scheduled Payment Date: **Jun-07-2010**

HCTC Account Number: XXXXXXXX

Your Account Detail

Account Nickname: **test1**

Bank Routing Number: XXXXXXXX11

Bank Account Number: XXXXXXXXXXXXXX1111

Bank Account Type: **Checking**

Bank Account Category: **Consumer**

Send an email confirmation:

Re-Enter Password*:

☐ Please note: A similar payment was initiated within the last 14 calendar days. Please select this checkbox if you wish to proceed with this payment.

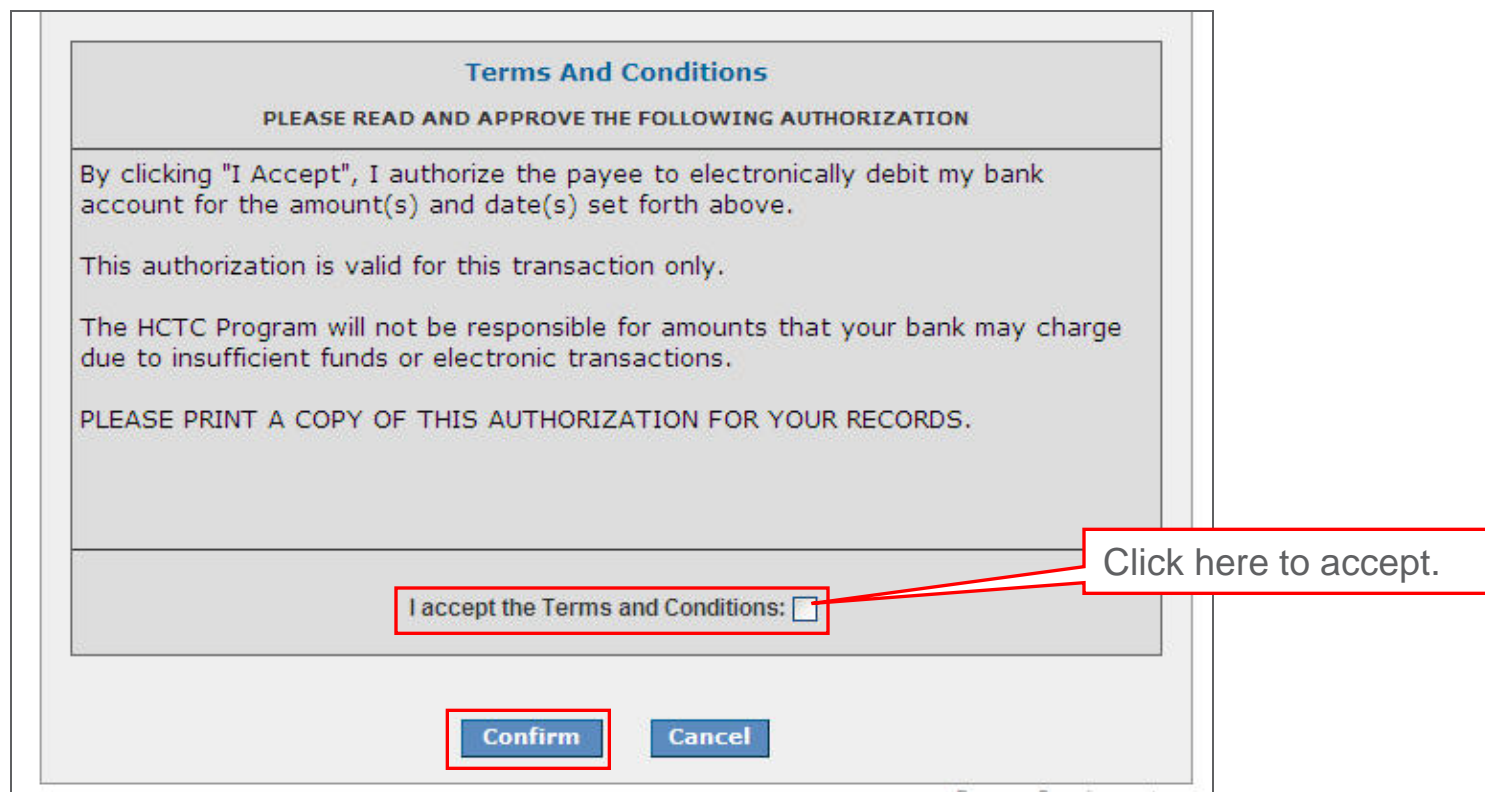
Enter your email address to receive payment confirmation.

If you made another electronic payment within 14 days of editing a payment, you will need to confirm that you want to proceed with this payment.

V. Manage Pending Payments

G. Accept Terms and Conditions

Read and accept the “Terms and Conditions” by clicking in the box and then click “Confirm.” If you do not want to proceed with the edited payment or want to make other changes, click “Cancel.”



The screenshot shows a web interface for accepting terms and conditions. At the top, the title "Terms And Conditions" is centered in blue. Below it, a bold instruction reads "PLEASE READ AND APPROVE THE FOLLOWING AUTHORIZATION". The main text area contains three paragraphs: "By clicking 'I Accept', I authorize the payee to electronically debit my bank account for the amount(s) and date(s) set forth above.", "This authorization is valid for this transaction only.", and "The HCTC Program will not be responsible for amounts that your bank may charge due to insufficient funds or electronic transactions." Below this text, another instruction says "PLEASE PRINT A COPY OF THIS AUTHORIZATION FOR YOUR RECORDS." At the bottom of the main text area, there is a line with the text "I accept the Terms and Conditions:" followed by an unchecked checkbox. A red rectangular box highlights this checkbox, and a red callout bubble with the text "Click here to accept." points to it. Below the main text area, there are two buttons: "Confirm" and "Cancel". The "Confirm" button is highlighted with a red rectangular box.

V. Manage Pending Payments

H. Confirmation of Edited Pending Payment

A payment confirmation screen will appear. Write your confirmation number on your HCTC invoice or print the page for your records. No further action is required.

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Manage Accounts
Pending Payments
Payment History
Update Profile

Payment Confirmation - Health Coverage Tax Credit Payment

(CLICK HERE TO MAKE ANOTHER PAYMENT)

You have successfully scheduled a payment to the HCTC Program. E-Check payments are processed Monday through Friday, excluding federal holidays. Payments received prior to 9:00 PM EST will be posted to your HCTC account within 2 business days. Payments received after 9:00 PM EST will post to your HCTC account within 3 business days. You will be sent an e-mail confirmation, but please also keep a record of your Confirmation Number or print this page and keep for your receipt of payment.

Please keep a record of your Confirmation Number, or [print this page](#) for your records.

Confirmation Number: **IRSHTC000001152**

Your Payment Detail

Payment Amount: **\$0.01**
Scheduled Payment Date: **Jun-07-2010**
HCTC Account Number: **XXXXXXXX**

Your Account Detail

Account Nickname: **test1**
Bank Routing Number: **XXXXXXXX**
Bank Account Number: **XXXXXXXXXXXX1111**
Bank Account Type: **Checking**
Bank Account Category: **Consumer**

Email Address: **NA**

Continue to Main Menu

Browser Requirements

If you'd like to make another payment, click on "CLICK HERE TO MAKE ANOTHER PAYMENT."

Remember to log out when you're finished on the site; you will be directed to www.irs.gov/hctc.

V. View Pending Payments

I. Delete a Pending Payment

To delete a pending payment, select the confirmation number of the payment from the View Pending Payments screen and click on “Delete Payment.” Only pending payments can be deleted. A payment cannot be cancelled or deleted once it has been debited from your bank account and credited to your HCTC account.

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Manage Accounts

Pending Payments

Payment History

Update Profile

Pending Payments

Confirmation #	Description	Payment Date	Amount	Account #
IRSHTC000001080	Health Coverage Tax Credit Payment	Mar-17-2010	\$0.01	test111 - 1111

View Payment **Edit Payment** **Delete Payment**

usbank.
E-Payment Service

[Browser Requirements](#)

V. View Pending Payments

J. Confirm Deletion of Pending Payment

This screen shows the details for the payment you want to delete. If you are sure you want to delete the payment, click “Confirm.” The change will be shown on the Pending Payments Page – the deleted payment will no longer be listed. You **will not** receive an email confirmation that the pending payment was deleted.

The screenshot displays the 'Delete Payment Verification' page. At the top, there are links for PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT. On the left sidebar, there are links for Manage Accounts, Pending Payments, Payment History, and Update Profile, along with the US Bank E-Payment Service logo. The main content area shows the following details:

- Confirmation Number: IRSHTC000001065
- Your Payment Detail**
 - Payment Amount: \$0.01
 - Scheduled Payment Date: Mar-04-2010
 - HCTC Account Number: XXXXXXXX
- Your Account Detail**
 - Account Nickname: TEST
 - Bank Routing Number: XXXXXX11
 - Bank Account Number: XXXXXXXXXXXXX1111
 - Bank Account Type: Checking
 - Bank Account Category: Consumer
- Email Address: (field is empty)

At the bottom, there are two buttons: 'Confirm' (highlighted with a red box) and 'Cancel'. A 'Browser Requirements' link is at the bottom right of the form area.

Remember to log out when you're finished on the site; you will be directed to www.irs.gov/hctc.

Click “Cancel” if you want to return to the pending payments list without making any changes.

[Return to Contents page](#)

Contents

<u>I. Electronic Payment User Guide and Site Navigation Overview..</u>	2
<u>II. First Time Users - Log In and Registration ..</u>	6
<u>III. Make an Electronic Payment.....</u>	11
<u>IV. Manage Bank Accounts.....</u>	20
<u>V. Manage Pending Payments.....</u>	28
<u>VI. View Payment History.....</u>	39
<u>VII. Update E-Payment User Profile.....</u>	42
<u>VIII. Forgot Your Password?.....</u>	47

VI. View Payment History

A. Access Payment History

After you log in, click “Payment History” on the left hand navigation bar.

The screenshot shows the HCTC website interface. On the left, a navigation bar contains links: 'Make Payment', 'Manage Accounts', 'Pending Payments', 'Payment History' (highlighted with a red box), and 'Update Profile'. Below the navigation bar is the 'usbank. E-Payment Service' logo. The main content area has a top navigation bar with links: 'PRIVACY', 'CUSTOMER SERVICE', 'HELP', and 'LOGOUT'. The main heading is 'Make a Payment - Health Coverage Tax Credit Payment'. Below this is a blue banner with white text: 'If your payment is not received by the due date printed on your HCTC invoice, it may not be processed for this month's payment to your health plan, but will be credited to your HCTC account. Your account balance will be printed on your HCTC monthly invoice. If you have questions call the HCTC Customer Contact Center toll free at 1-866-628-HCTC (4282)'. The form below is titled '*Required Field' and contains three sections: 'PAYMENT INFORMATION' with fields for 'Payment Amount: * \$0.00', 'Payment Method: eCheck', and 'Scheduled Payment Date: Jun-07-2010'; 'PAYMENT DETAILS' with 'HCTC Account Number: XXXXXXXX'; and 'ACCOUNT SELECTION' with 'Please select an account: * Choose one...' and a dropdown arrow. At the bottom are 'Continue' and 'Cancel' buttons. A 'Browser Requirements' link is at the bottom right.

VI. View Payment History

B. View Payment History

Processed payments that were submitted online will be displayed in the payment history. For payment details, click on the payment's confirmation number. Payments that you mailed in will not be listed on the E-Payment Site.

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Manage Accounts
Pending Payments
Payment History
Update Profile

Payment History

Confirmation #	Description	Pmt Date	Amount	Account #	Status
IRSHTC000001074	Health Coverage Tax Credit Payment	Mar-08-2010	\$0.01	test - 1111	SENT

Remember to log out when you're finished on the site; you will be directed to www.irs.gov/hctc.

usbank.
E-Payment Service

Browser Requirements

[Return to Contents page](#)

Contents

<u>I. Electronic Payment User Guide and Site Navigation Overview..</u>	2
<u>II. First Time Users - Log In and Registration ..</u>	6
<u>III. Make an Electronic Payment.....</u>	11
<u>IV. Manage Bank Accounts.....</u>	20
<u>V. Manage Pending Payments.....</u>	28
<u>VI. View Payment History.....</u>	39
<u>VII. Update E-Payment User Profile.....</u>	42
<u>VIII. Forgot Your Password?.....</u>	47

VII. Update E-Payment User Profile

A. Access Update Profile

After you log in, click “Update Profile” on the left hand navigation bar.

The screenshot displays the HCTC E-Payment Service interface. On the left, a navigation bar contains links: 'Make Payment', 'Manage Accounts', 'Pending Payments', 'Payment History', and 'Update Profile' (highlighted with a red box). Below the navigation bar is the 'usbank. E-Payment Service' logo. The main content area is titled 'Make a Payment - Health Coverage Tax Credit Payment'. It includes a warning message about payment processing and a list of links: 'PRIVACY', 'CUSTOMER SERVICE', 'HELP', and 'LOGOUT'. The form contains three sections: 'PAYMENT INFORMATION' with fields for 'Payment Amount' (set to \$0.00), 'Payment Method' (eCheck), and 'Scheduled Payment Date' (Jun-07-2010); 'PAYMENT DETAILS' with 'HCTC Account Number' (XXXXXXX); and 'ACCOUNT SELECTION' with a dropdown menu labeled 'Please select an account:'. At the bottom are 'Continue' and 'Cancel' buttons. A 'Browser Requirements' link is at the bottom right.

VII. Update E-Payment User Profile

B. Edit and Submit User Profile

Edit your profile information and click “Save Changes.” Remember that you are making changes only to your E-Payment account. To update your HCTC account, complete a [Registration Update Form](#) and mail it to the HCTC Program. To change your password, click on “Change Password.”

Edit User Profile

*Required Field

PAYOR IDENTIFICATION

User ID: test123

PAYOR PROFILE

First Name:* test

Last Name:* test

Company Name:

Street Address 1:* test

Street Address 2:

City:* test

State:* Virginia

Zip Code:* 11111 -

E-mail Address:

Phone Number:* 111 - 111 - 1111

Shared Secret Question:* In what city were you born?

Shared Secret Answer:* test

Save Changes **Change Password** **Cancel**

Browser Requirements

Remember to log out when you're finished on the site; you will be directed to www.irs.gov/hctc.

VII. Update E-Payment User Profile

C. Change Password

If you click on “Change Password”, the following screen will appear. Enter your old password and then enter your new password twice. Click “Change Password.” Remember that passwords are case-sensitive.

The screenshot shows the 'Change Password' form within the US Bank E-Payment Service interface. On the left is a sidebar with navigation links: 'Manage Accounts', 'Pending Payments', 'Payment History', and 'Update Profile'. The main content area has a title bar 'Change Password' and a top navigation bar with links for 'PRIVACY', 'CUSTOMER SERVICE', 'HELP', and 'LOGOUT'. The form itself contains three input fields, each preceded by an asterisk and the text '*Required Field'. The first field is 'Old Password:*', the second is 'New Password:*' with a note '6-12 characters, at least one letter and one number', and the third is 'Re-Enter Password:*'. Below the fields are two buttons: 'Change Password' and 'Cancel'. A red box highlights the 'Change Password' button. Another red box on the right contains the text 'Keep the password requirements in mind.' The US Bank logo and 'E-Payment Service' text are in the bottom left, and a 'Browser Requirements' link is in the bottom right.

Change Password

***Required Field**

Old Password:*

New Password:* 6-12 characters, at least one letter and one number

Re-Enter Password:*

Change Password **Cancel**

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E-Payment Service

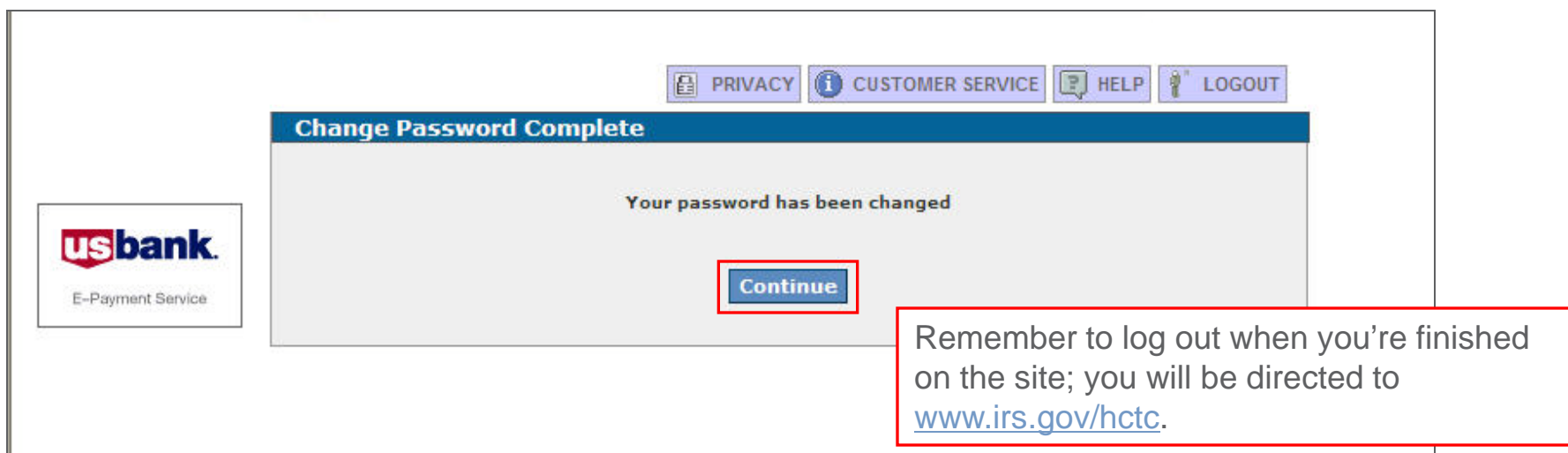
[Browser Requirements](#)

Keep the password requirements in mind.

VII. Update E-Payment User Profile

D. Changed Password Confirmation

The following screen will confirm that your password has been changed. Click “Continue.”



[Return to Contents page](#)

Contents

I. Electronic Payment User Guide and Site Navigation Overview..	2
II. First Time Users - Log In and Registration	6
III. Make an Electronic Payment.....	11
IV. Manage Bank Accounts.....	20
V. Manage Pending Payments.....	28
VI. View Payment History.....	39
VII. Update E-Payment User Profile.....	42
VIII. Forgot Your Password?.....	47

VIII. Forgot Your Password?

A. Click “Forgot Password”

If you can't remember your E-Payment password, click on “Forgot Password” on the Log In page.

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E-Payment Service

[PRIVACY](#) [CUSTOMER SERVICE](#) [HELP](#) [LOGOUT](#)

Welcome to the Electronic Payment System

REGISTERED USER LOG IN

If you have already registered with the payment system, you may log in now. Enter your User ID and Password, then click **Log In**.

[forgot password](#)

User ID:

Password:

Log In

Register If you have not yet registered with the payment system, you may do so now. Registering lets you make payments, view payment history, and securely store your account information. Registration is easy and secure and you only need to do it once. To get started, click **Register**.

[Browser Requirements](#)

VIII. Forgot Your Password?

B. Request A New Password

On the next screen, enter your email address or User ID and click “Submit.” A new password will be emailed to you. If you can’t remember your email address or User ID, contact HCTC Electronic Payment Help Desk at 1-866-364-9553 for assistance. The Help Desk is available Monday through Friday, between 8:00 AM and 5:00 PM EST.

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E-Payment Service

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Forgot Password

***Required Field**

To receive a new Password for your User ID, please enter your **email address** or your **User ID** and choose **Submit**.

Or ... contact [Customer Service](#).

Your new Password will be sent to you by email. You can then login and change your Password to whatever you want it to be.

Email address or User ID:*

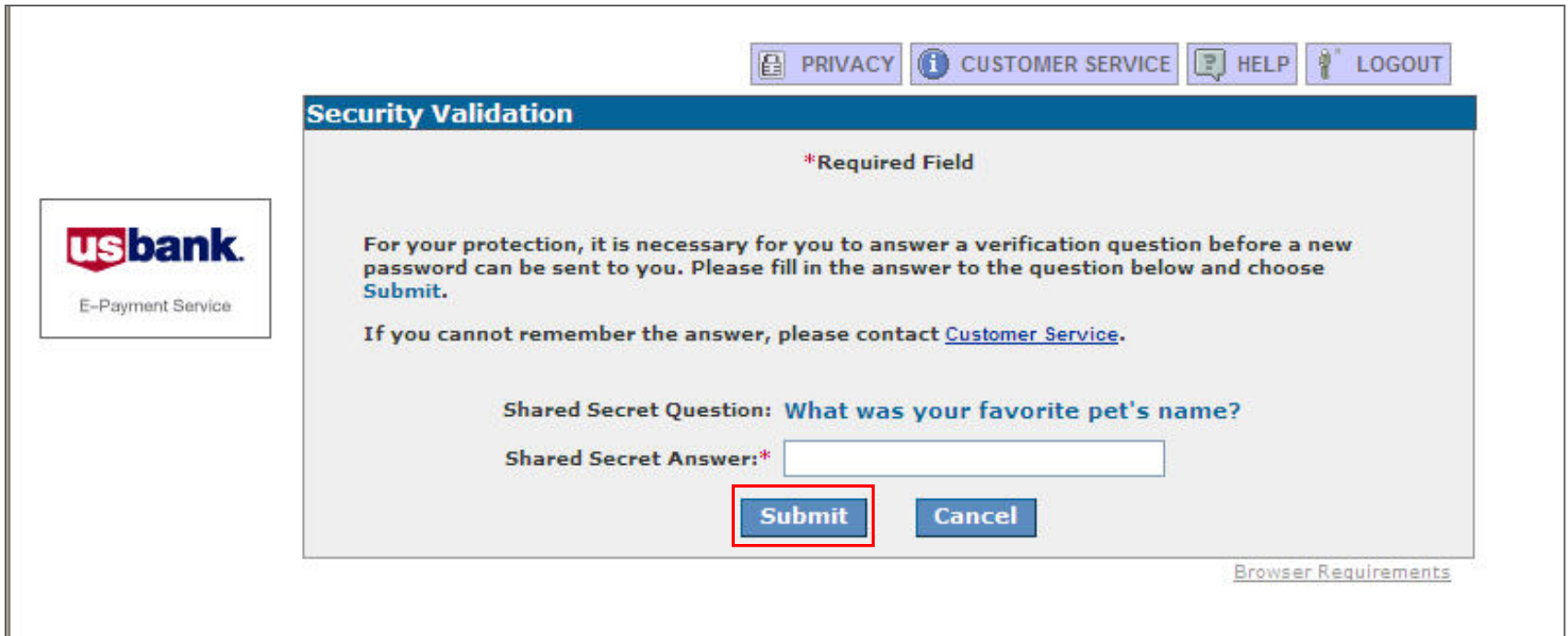
Submit **Cancel**

[Browser Requirements](#)

VIII. Forgot Your Password?

C. Security Validation

On the following screen, answer your secret question and click “Submit.” This verifies that you are the owner of the account. If you can’t remember the answer, contact the HCTC Electronic Payment Help Desk at 1-866-364-9553 for assistance. The Help Desk is available Monday through Friday, between 8:00 AM and 5:00 PM EST.

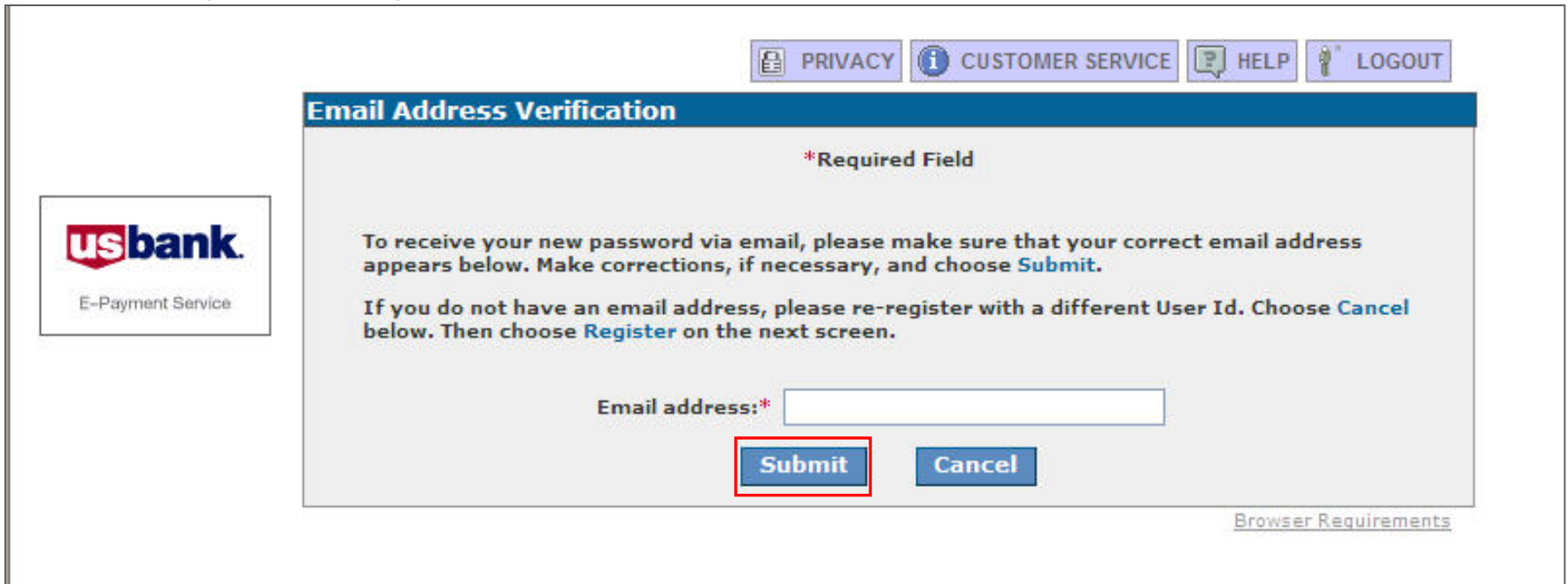


The screenshot shows a web interface for US Bank E-Payment Service. At the top, there are four navigation links: PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT. Below these is a blue header bar with the text "Security Validation". To the left of the main content area is the US Bank logo and the text "E-Payment Service". The main content area has a red asterisk and the text "*Required Field". Below this, it states: "For your protection, it is necessary for you to answer a verification question before a new password can be sent to you. Please fill in the answer to the question below and choose [Submit](#)." It then says: "If you cannot remember the answer, please contact [Customer Service](#)." The question is "Shared Secret Question: What was your favorite pet's name?". Below the question is a text input field labeled "Shared Secret Answer:*". At the bottom of the form are two buttons: "Submit" (highlighted with a red border) and "Cancel". In the bottom right corner, there is a link for "Browser Requirements".

VIII. Forgot Your Password?

D. Email Address Validation

On the following screen, enter your email address and click “Submit.” This allows you to receive your new password via email. If you do not have an email address, you can call the HCTC E-Payment Help Desk. Alternatively, you can re-register with a different User ID and ensure you add an email address when you create your E-Payment Profile.



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E-Payment Service

PRIVACY CUSTOMER SERVICE HELP LOGOUT

Email Address Verification

***Required Field**

To receive your new password via email, please make sure that your correct email address appears below. Make corrections, if necessary, and choose [Submit](#).

If you do not have an email address, please re-register with a different User Id. Choose [Cancel](#) below. Then choose [Register](#) on the next screen.

Email address:*

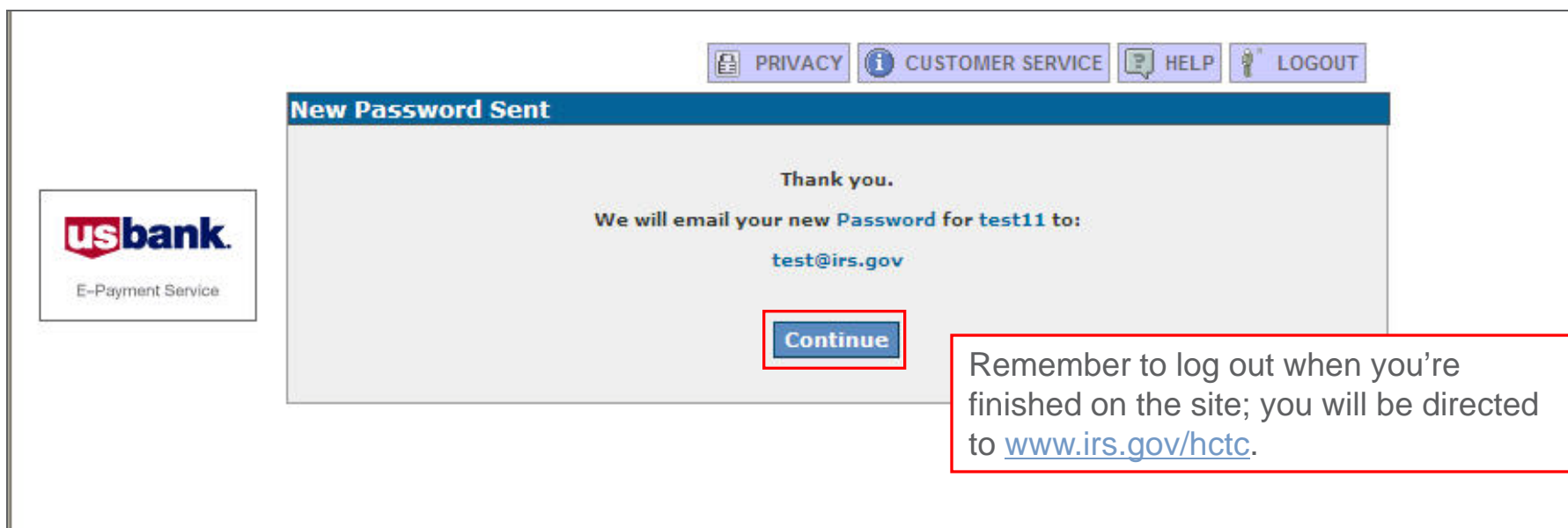
[Submit](#) [Cancel](#)

[Browser Requirements](#)

VIII. Forgot Your Password?

E. New Password Sent Confirmation

The following screen confirms that your new password will be emailed to you. Click “Continue.”



The screenshot shows a web page with a navigation bar at the top containing links for PRIVACY, CUSTOMER SERVICE, HELP, and LOGOUT. On the left side, there is a logo for 'usbank' with 'E-Payment Service' underneath. The main content area has a blue header that says 'New Password Sent'. Below this, the text reads: 'Thank you. We will email your new Password for test11 to: test@irs.gov'. A blue button labeled 'Continue' is highlighted with a red box. To the right of the button, a red-bordered box contains the text: 'Remember to log out when you're finished on the site; you will be directed to www.irs.gov/hctc.'

[Return to Contents page](#)